

WHAT IS CLAIMED IS:

1. A method for providing electronic coupons, comprising:
 - determining, at a user device, information identifying a user;
 - requesting, from a processor, an electronic coupon based on the information identifying the user;
 - determining, at the processor, a profile of the user based on the information identifying the user;
 - selecting, at the processor, at least one electronic coupon based on the determined profile of the user; and
 - displaying a redeemable representation of the at least one electronic coupon on the user device.
2. The method of claim 1, further comprising the steps of:
 - selecting, at the user device, the at least one electronic coupon; and
 - presenting, at the user device, the selected at least one electronic coupon.
3. The method of claim 2, wherein the step of selecting the at least one electronic coupon comprises determining an expiration for the at least one coupon.

4. The method of claim 3, wherein the step of presenting the selected at least one electronic coupon, comprises the steps of:

presenting the selected at least one electronic coupon, when the expiration has not elapsed for the at least one electronic coupon.

5. The method of claim 1, further comprising the steps of:

determining, at the user device, information describing a history of electronic coupons redeemed by the user;

providing the information describing the history of electronic coupons redeemed by the user to the processor; and

modifying the profile of the user.

6. A system for providing electronic coupons, comprising:

a user device for determining information identifying a user;

a first memory for storing information a profile for the user;

a second memory for storing a plurality of electronic coupons; and

a processor for retrieving the profile of the user and selecting at least one of the plurality of electronic coupons based upon the profile of the user;

wherein the at least one of the plurality of electronic coupons is capable of being redeemed directly from the user device.

7. An apparatus for providing electronic coupons, comprising:
- means for determining, at a user device, information identifying a user;
 - means for requesting, from a processor, an electronic coupon based on the information identifying the user;
 - means for determining, at the processor, a profile of the user based on the information identifying the user.
 - means for selecting, at the processor, at least one electronic coupon based on the determined profile of the user; and
 - means for displaying a redeemable representation of the at least one electronic coupon on the user device.